

Payment Client/Virtual Payment Client		API	
Response Code	Description	<code>response.gatewayCode</code>	Description
0	Transaction Successful	APPROVED	Transaction Approved
1	Transaction could not be processed	UNSPECIFIED_FAILURE	Transaction could not be processed
2	Transaction Declined - Contact Issuing Bank	DECLINED	Transaction declined by issuer
3	Transaction Declined - No reply from Bank	TIMED_OUT	Response timed out
4	Transaction Declined - Expired Card	EXPIRED_CARD	Transaction declined due to expired card
5	Transaction Declined - Insufficient Credit	INSUFFICIENT_FUNDS	Transaction declined due to insufficient funds
6	Transaction Declined - Bank system error	ACQUIRER_SYSTEM_ERROR	Acquirer system error occurred processing the transaction
7	Payment Server Processing Error. Typically caused by invalid input data such as a credit card number. Processing errors can also occur.	SYSTEM_ERROR	Internal system error occurred processing the transaction
8	Transaction Declined - Transaction Type not supported	NOT_SUPPORTED	Transaction type not supported
9	Bank Declined Transaction (Do not contact Bank)	DECLINED_DO_NOT_CONTACT	Transaction declined - do not contact issuer
A	Transaction Aborted	ABORTED	Transaction aborted by card holder
B	Transaction Blocked -Returned when: -the Verification Security Level has a value of '07', - The merchant has 3D-Secure blocking enabled, -the overall risk assessment result returns a 'Reject' or 'System Reject'	BLOCKED	Transaction blocked due to Risk or 3D Secure blocking rules
C	Transaction Cancelled	CANCELLED	Transaction cancelled by card holder

D	Deferred Transaction	DEFERRED_TRANSACTION_RECEIVED	Deferred transaction received and awaiting processing
E	Transaction Declined - Refer to card issuer	REFERRED	Transaction declined - refer to issuer
F	3D Secure Authentication Failed	AUTHENTICATION_FAILED	3D Secure authentication failed
I	Card Security Code Failed	INVALID_CSC	Invalid card security code
L	Shopping Transaction Locked. This indicates that there is another transaction taking place using the same shopping transaction number.	LOCK_FAILURE	Order locked - another transaction is in progress for this order
M	Transaction Submitted (the transaction has been directed to the acquirer, but the Payment Server has not yet received it to complete the transaction)	SUBMITTED	Transaction submitted - response has not yet been received
N	Cardholder not enrolled in 3D Secure (authentication only)	NOT_ENROLLED_3D_SECURE	Card holder is not enrolled in 3D Secure
P	Transaction is Pending	PENDING	Transaction is pending
R	Retry Limits Exceeded, Transaction Not Processed	EXCEEDED_RETRY_LIMIT	Transaction retry limit exceeded
S	Transaction Declined - Duplicate Batch	DUPLICATE_BATCH	Transaction declined due to duplicate batch
T	Address Verification Failed	DECLINED_AVS	Transaction declined due to address verification
U	Card Security Code Failed	DECLINED_CSC	Transaction declined due to card security code
V	Address Verification and Card Security Code Failed	DECLINED_AVS_CSC	Transaction declined due to address verification and card security code
W	Transaction Declined - Payment Plan not supported.	DECLINED_PAYMENT_PLAN	Transaction declined due to payment plan
X	Approved pending settlement - Approved by a batch settlement system, but still awaiting further details from the acquirer.	APPROVED_PENDING_SETTLEMENT	Transaction Approved - pending batch settlement

?	Response unknown	UNKNOWN	Response unknown
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